

Response to Restriction Requirement
U.S. Patent Application No. 10/021,124
Docket No. 3499-135

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of claims:

1. (previously amended) A computer-implemented method for managing risk related to a financial transaction, the method comprising:
receiving into a computer storage informational data from an information source;
tagging the informational data in the computer storage with an indicator of the information source;
receiving into the computer storage a financial transaction risk variable;
associating the informational data from an information source to the financial transaction risk variable with a processor operatively attached to a computer storage;
transmitting via a transmission medium and a communication network the informational data associated with the financial transaction risk variable; and
transmitting via a transmission medium and a communication network a link to the information source.
2. (previously amended) A computer-implemented method for managing risk related to a financial transaction, the method comprising:
receiving into a computer storage informational data related to a financial transaction risk variable;
receiving into the computer storage a list containing one or more financial transaction risk variables;
associating with a processor operatively attached to a computer storage the informational data with the financial transaction risk variable;
transmitting via a transmission medium and a communication network the informational data associated with the financial transaction risk variable;
receiving into the computer storage an update of the informational data related to a financial transaction risk variable; and
transmitting via the transmission medium and a communication network the updated informational data associated with the financial transaction risk variable.
3. (previously amended) The method of claim 1 or 2 additionally comprising the step of generating with the computer processor operatively attached to the computer storage a risk quotient and a

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suggested action responsive to the risk quotient, the risk quotient comprising at least one of a scaled numeric value and a scaled alphanumeric value.

4. (previously amended) The method of claim 3 additionally comprising the steps of:
storing the information received, the risk quotient and the suggested action into the computer storage;
and generating with the computer processor a diligence report referencing the stored information.
5. (original) The method of claim 4 wherein the diligence report comprises the information received relating to details of the financial transaction and actions taken responsive to the risk quotient.
6. (original) The method of claim 4 wherein the suggested action is additionally responsive to the information received.
7. (original) The method of claim 4 wherein the suggested actions are directed towards reducing risk related to a financial transaction with international exposure.
8. (original) The method of claim 4 wherein the suggested action comprises refusing to perform a transaction.
9. (original) The method of claim 4 wherein the suggested action comprises blocking acceptance of an account.
10. (original) The method of claim 4 wherein the suggested action comprises notifying an authority.
11. (original) The method of claim 1 or 2 wherein the risk variable comprises the identity of an entity involved in the transaction.
12. (original) The method of claim 1 or 2 wherein the information received is received electronically.
13. (original) The method of claim 3 additionally comprising the step of aggregating risk quotients relating to a financial institution to assess a level of identified risk to which the financial institution is exposed.

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14. (original) The method of claim 3 additionally comprising the step of calculating an average risk quotient associated with a transaction.
15. (original) The method of claim 1 or 2 wherein the financial transaction comprises opening a financial account.

16 – 21 (cancelled without prejudice)

22. (previously added) The method of claim 1 or 2 wherein the risk quotient is indicative of an amount of regulatory risk.

23. (previously added) The method of claim 1 or 2 wherein the risk quotient is indicative of an amount of reputational risk.

24. (previously added) The method of claim 1 or 2 wherein the risk quotient is indicative of an amount of monetary cost to defend an adverse position or a fine.